

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Motor Credit Corporation

In Re:  
Allen Lee Porter,  
  
Debtor.



Order Filed on January 24, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-21149 JNP

Adv. No.:

Hearing Date: 1/15/19@ 10:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 24, 2019**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Allen Lee Porter

Case No: 17-21149 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real vehicle 2013 TOYOTA SCION TC , VIN:JTKJF5C77D3047676, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 8, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through January 2019 for a total post-petition default of \$1,486.31 (4 @ \$375.43, less suspense of \$15.41); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,486.31 will be paid over four months by Debtor remitting \$371.00 per month for three months and \$373.31 for one month, which additional payments shall begin on February 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume February 1, 2019, directly to Secured Creditor's servicer, TMCC P.O. Box 5855 Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Allen Lee Porter  
 Debtor

Case No. 17-21149-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db +Allen Lee Porter, 2809B Auburn Court, Mount Laurel, NJ 08054-4236

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Alexandra T. Garcia on behalf of Creditor TIAA, FSB dba Everbank NJECFMAIL@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Alexandra T. Garcia on behalf of Creditor TIAA, FSB d/b/a TIAA Bank, f/n/a EverBank  
 NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
 Andrew B. Finberg on behalf of Debtor Allen Lee Porter andy@sjbankruptcylaw.com,  
 abfecf@gmail.com;finbergar39848@notify.bestcase.com  
 Daniel A. Frischberg on behalf of Debtor Allen Lee Porter dan@sjbankruptcylaw.com,  
 frischbergglaw@gmail.com;frischbergdr39848@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Melissa S DiCerbo on behalf of Creditor TIAA, FSB dba Everbank nj-ecfmail@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Melissa S DiCerbo on behalf of Creditor EverBank nj-ecfmail@mw-c-law.com,  
 nj-ecfmail@ecf.courtdrive.com  
 Melissa S DiCerbo on behalf of Creditor TIAA, FSB d/b/a TIAA Bank, f/n/a EverBank  
 nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
 Mina M Beshara on behalf of Creditor TIAA, FSB dba Everbank nj-ecfmail@mw-c-law.com  
 Thomas J Orr on behalf of Creditor Larchmont Center Community Association tom@torrlaw.com,  
 xerna@aol.com  
 Thomas J Orr on behalf of Creditor Brittany Lakes & Meadows Condominium Ass'n tom@torrlaw.com,  
 xerna@aol.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15